

AMENDMENT TO SPECIFICATION

Page 3, paragraph at lines 15-21:

The heat-ray reflection film has an average transmittance of 60% or more for visible rays (400nm to 700 nm). If the average transmittance for the visible rays is less than 60%, light transparency of the film is so low [[so]] that a sufficient range of view or sight cannot be assured through the glass panel with the film. This deteriorates the function of the glass panel as a window. Preferably, the heat-ray reflection film has an average reflectance of 15% or less for visible rays.